

FRANCE HARVESTS HER GOLD CROP FOR NATIONAL DEFENCE

Secrecy the Essential in Charming Hoarded Wealth of Peasants Out of Its Many Hiding Places

By BLANCHE McMANUS.

IN respect to his wealth the Frenchman stands unique, not alone because France is perhaps the richest nation of the world, and lives the most economically, but because of the Frenchman's real ambition, which is to keep his neighbors from knowing how much money he has got. He hoards gold for it is instinct, not for display nor to spend, but for the pleasure of knowing that he has money; and then he spends his life trying to avoid the undesired reputation of "passing for a rich man" in his community.

It is this curious psychological bias, more especially of its country people, that the French Government has been obliged to take into account when it sent out its recent appeal to the people of France to deposit their individual hoards of gold in the Bank of France in exchange for bank notes and in the interest of "National Defence." The French are ashamed not of being known to give too little but of giving too much.

So it is that the all powerful Banque de France, chosen as the national government's sole agent, as it is the only French bank allowed to issue bank notes, has gone about its mission of harvesting the vast gold crop of France, which is being so successfully gleaned throughout the country by a diplomacy and caution worthy to be ranked among the most successful generalships of the war.

To begin with, to induce the French to present their cherished individual reserves of gold to help the nation finish up the war absolutely different methods must be used in city and country. The mental attitude of the city dweller and the countryman are totally dissimilar.

The first moving of France's gold harvest began the first of July, when M. Ribot, Minister of Finance, made an appeal to the people for their savings in gold, only a suggestion on his part in the course of a debate in the Chamber of Deputies. The subject was then mentioned in a quite casual way in the columns of the daily newspapers, not incidentally, only a few articles which intimated curiously and blandly that the people would be doing the country a slight favor to let it see the color of its money. Then one receiving teller's window only was opened at the Bank of France in Paris.

That was all that was necessary for Paris. The Frenchman is also a unique patriot when there is a question of defending "la patrie," either with cannon or money. Gold pieces that had not seen circulation since war was declared popped up as if conjured out of a magician's hat. The crowds giving in their gold waited in lines that stretched out into the streets. Battered and soiled, the teller's windows had to be opened and the cry of the uniformed officials directing the throngs, "This way for gold," echoed ceaselessly through the vaulted corridors of the bank.

Branches of the Bank of France began the same service for other cities, but such was the rush that the savings banks, the Caisse d'Epargne, the post offices, other banks, chambers of commerce and even department stores were appointed to receive the golden millions. This was all necessary for the cities. Everywhere else the teller's windows were not opened until the time of the annual municipal elections. Rival municipalities published daily reports of their gold census. The amusement of the townsmen was to round up their friends and go in groups and turn in their gold by the handful.

Being on results was on a par with the excitement of the parliament at the Longchamps racecourse. This was the first fun they had had to enjoy in over a year and they made the most of it. Once more the jingle of gold was heard through the land. City dwellers brought in their savings in gold, only a suggestion on his part in the course of a debate in the Chamber of Deputies. The subject was then mentioned in a quite casual way in the columns of the daily newspapers, not incidentally, only a few articles which intimated curiously and blandly that the people would be doing the country a slight favor to let it see the color of its money. Then one receiving teller's window only was opened at the Bank of France in Paris.

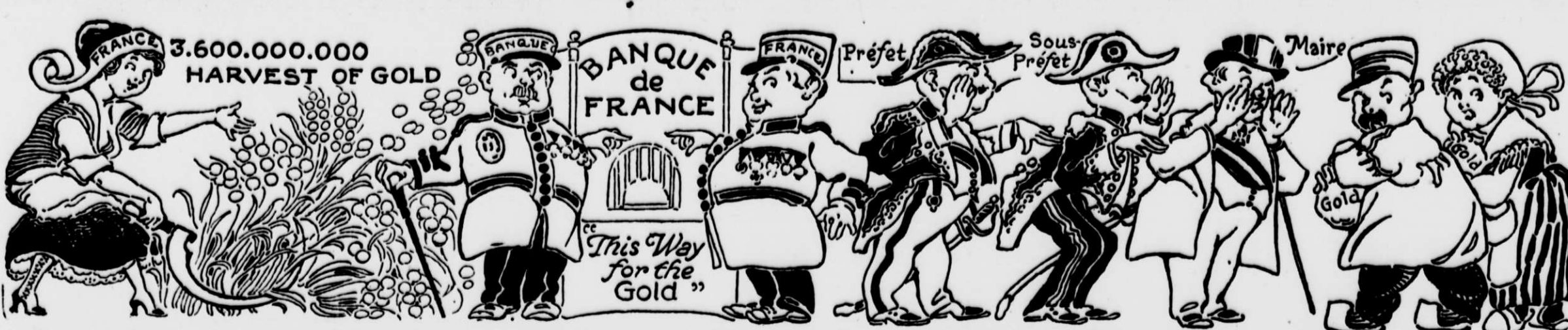
By the first of September, after eight weeks of this, the Bank of France had received the sum of 600,000,000 francs, an enormous sum, yet representing only one-fifth of the gold of the people. France possesses one-eighth of the world's entire liquid gold supply. It was calculated that France at the end of the first year of the war possessed seven and a half billions of francs in gold, divided almost equally between the Bank of France and the people.

For the provinces and the peasants a very different method was adopted. For most of the summer the remaining sum of three billion francs in ten and twenty franc gold pieces was hoarded in the countryside, not in the traditional safe de laine, the wooten stock, which is out of date, but by being tucked away in every other conceivable hiding place about the homes of the country folk.

Of all French patriots the peasant of France is the greatest, but also the slowest. Ultimately he can be induced to sacrifice himself, his family and all he possesses on the altar of his country, but his true attitude is Misanthropic, he is shown before he will stir a finger, especially when it comes to giving up his money. But once convinced he becomes the nation's most generous defender.

This is the problem with which the Bank of France has had to deal in its gold harvesting in the countryside. Work must be done in a subtle way so that countrymen should not know that they were being "managed." The French can be coaxed, but never driven. Imperial methods work in Germany, but they would not have brought a single gold piece to light in France.

Branches of the Banque de France exist in only a few of the larger cities, mostly far out of the reach of the peasant. The bank's official messengers, imposing in gold buttoned uniforms and Napoleonic cocked hats, were sent on collecting missions to the smaller towns, but the rural



France harvests her gold crop and stores it in the Bank of France.

The bank passes the word to the "Big Bonnets" of the provinces to gather in the golden sheaves.

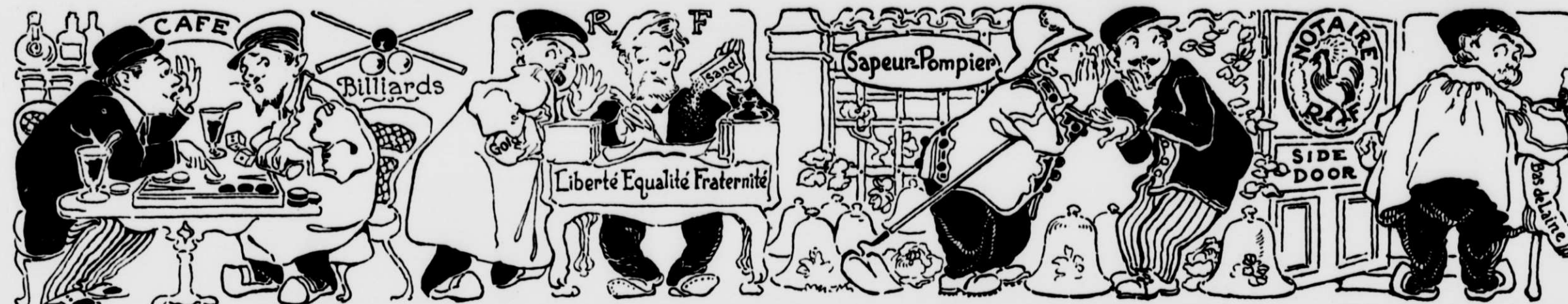
Absolute secrecy is the rule to guard the peasant from the stigma of "passing for a rich man."



The one-day-a-week bank manager is a good gold gleaner from the peasant when he comes to town on market day.

In his house to house round he convinces the family that their savings alone will save the country.

In the dead of night they dig out their gold from its hiding place.



The town councilman gives the shopkeeper the gold treatment during the cafe hour.

Eventually he turns in a pretty pile of gold to the town clerk.

The chief of the fire department, who is a market gardener on the side, can dig up a lot of gold.

The village notary is the subtlest gatherer in of the peasants' hoard.



The village cure is one of the most valued harvesters in bringing forth the hidden savings of the women.

School teachers are wonderful collectors from the savings banks of children.

dweller in France is almost as suspicious of a "stranger," as he calls every one outside his own community, as he would be of a German, so these emissaries did not much of a swathe through the real crop.

The post offices throughout the country were authorized to collect gold. But to present his cherished gold pieces at the window of his village post office to an official who was probably a life acquaintance, with a line of neighbors behind peering over his shoulder and measuring up his offering, in no way appeals to the secretive peasant, man or woman. Besides, rarely receiving a letter, or a paper, has a natural scepticism regarding postal efficiency.

The "percepteur" was authorized to collect gold in his district, but as he is the tax collector of the neighborhood this presented another psychological difficulty, he being connected, in the simple minds of the country people, with the harvesting of money, which brought them no returns. So which brought them no returns.

This, then, is the plan of the gold campaign of France, arranged to ally in the countryman's mind the horror of financial publicity. The password was: "Persuasion but no compulsion."

Each of the eighty-odd Departments, or States, into which France is divided is administered by a Prefect—a Governor in a small but absolute and semi-military way, located in the chief town or city of the district. Under the Prefects are Sous-Prefects, who are established over the larger towns. All these were ordered by the central authority to spread the gold propaganda throughout their respective districts. But as these officials, Government appointees, are continually being moved about from one Department to another they ever remain strangers to the people, consequently their personal influence is nil. Knowing this, they, in turn, convoke to their aid those who would harvesters be the most experienced harvesters for the gold crop, the "Big Bonnets" of the rural districts, and farm hamlet in their jurisdictions.

A "Big Bonnet" is French for a leading citizen. The French reverse the adage about the value of a prophet.

The only kind of prophet who enjoys honor and receives confidences in France is the local prophet in his own country, who in this case is the "Big Bonnet" of the neighborhood, to whom all defer. Nor is the local "Big Bonnet" apt to be the wealthiest person of the little community as so often happens in other lands. The country peasant is consistent in withholding his confidence from those whose riches are made too apparent.

No, the "Big Bonnet" must be some one in the peasant's home commune in whom is embodied some sort of local official authority and with whom at the same time he can associate on terms of perfect equality.

Advice from his special "Big Bonnet" is the only advice that the French peasant will ever follow, whether with regard to buying a cow or subscribing to a Government bond. In the front rank of these important personages is the Mayor, and his duty is to mobilize the gold harvesters among his contemporary "Big Bonnets."

"Well, I did mail those letters, and then I never thought of them again till about a year and a half afterward when I saw this advertisement in a newspaper:

"I had imagined from the nicely kept lawn and the general appearance of things outside that it must be the home of people of means; but in the whole of upstairs I had not found, of things that I could carry away, enough to pay me for my night's work."

"Then, as I came down from the second story into the front hall I cast my light around there, to see if there was anything there worth while. There wasn't, but on a little tray on a table in the hall I saw three letters addressed and stamped ready for mailing, and I thought I would take those letters and mail them."

"All I could do was to trust my hunch, and I trusted it. I wrote, giving a fictitious name, and giving my address as the post office. Of course it would have been the easiest thing in the world for them to have a man watching the office here for me when I called for the letter, but I liked the house and I thought I should like the people that lived in it, and I took a chance."

"In two days I got the letter, and when I opened it there dropped out of it a thousand dollar bill. Do you fully grasp that? A thousand dollar bill; and this is what they wrote me: 'One of those letters that you mailed for us was to an uncle who

lived in a town not a hundred miles from ours. I don't know whether you noticed the address on the letter or not. A nice old man he was, not an eccentric nor a hermit, but just an old back, who lived by himself and went his own ways. He did not seek friends, and so far as we knew we were his only living relatives; but though he lived so near we had not seen him nor heard from him in a dozen years."

"Then one day, the day before the night that you called, it struck us that we would write to Uncle William; and just out of a feeling of friendliness and good cheer we sat down that day and wrote him that letter; the letter that you mailed."

"And what difference did it make, I hear you saying, who mailed the letter? Well, I will tell you."

"In the ordinary course of things that letter would not have been mailed by us until some of us went down to the centre in the afternoon, and mailed then it would never have reached him; for on the afternoon of that very day our uncle moved from the old town in which he had lived so long, and left an address behind him. But mailed when it was, by you, it did reach him. He never answered it himself, but a year later

we received a letter from a lawyer in the town to which he had moved saying that our uncle had died in that town and had left us \$200,000. 'He had accumulated \$200,000. He had made a will giving \$200,000 of this to a hospital that had caught his fancy and \$5,000 to us, his relatives, 'if still living.' But later, clearly after receiving our letter, which he would never have got but for you, he had changed his mind, giving \$5,000 to the hospital and \$200,000 to us; and now, after some six months of legal formalities we have got the money."

"So you see your mailing that letter made all the difference in the world to us. It brought us a fortune. 'We still live in the same house, but now we have more things than when you were here. In fact we have some things now that usually we do not keep in the house, but in a box in the bank at the centre; but if you will come over and see us again and will let us know when you are coming, we will leave around the house enough to make this visit profitable; we feel that we are still much in debt to you.' But I never went back. Whatever they got out of it I felt as if, just for carrying the letter to the post office, a thousand dollars was all that was really coming to me."

Members of the Town Council are efficient repeaters of local gold, being cited as persons of probity from the fact that besides their badge of office they usually wear a black coat and a derby hat even in working hours. In the principal cafe at the "hour of the aperitif" the "Big Bonnet" Town Councilman will share his man away to a secluded table, where under the shelter of the usual game of dominoes or backgammon and the stimulus of a tall glass of black coffee he will give him the gold treatment. The popular form of inoculation is to give that particular individual the impression that the nation's whole financial plan originated in the listener's own patriotic brain. Another distinctive national trait is that the Frenchman can be made to do anything, even give up money, if made to believe that the suggestion came from himself.

The chief of the village "pompier," the local fire department, is a "Big Bonnet" gatherer of influence. The chief lives in a retired little house with a gold lettered sign reading "Sapeur-Pompier" over his door, so that he can be found readily in case of need. Fire business is, however, dull in country places, so often he is a market gardener on the side. He invites his particular quarry to visit his late cabbage and early radishes. While discussing intensive subsoling and small ravages he tells his listener's financial brain lobe as cleverly as he does his vegetables.

The old cure of the village church

short term Government loans) at something rising 5 per cent. are at least 2 per cent. better return than their former favorite investments, the Government "Rentes."

In either case the manager of a market day bank better than to expect to reap results on the spot, but the seed has already been sown. In the depths of a certain night the peasant will feel for the shot bag under the eaves of his thatched cottage, containing his handful of gold pieces, while at the same hour his neighbor, the big farmer, will, by the aid of his wife and the light of a flickering candle, dust out a brass bound and clamped box from behind the bed, or a thick, heavy wallet from between the mattresses. Then will each, with endless precautions, pass in some market day to the bank such a pile of 10 and 20 franc gold pieces as would surely make the neighbors stare had the manager not thoughtfully arranged to take it in after regular banking hours.

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Nothing so emphasizes the solidarity of this movement as the solidarity of France to defend the country with their gold ammunition as the number of ancient gold pieces which it has brought to light, showing that even after the Franco-Prussian war the depths of the peasant's gold reserves had not been emptied. The last day of the line was emptied, the last day for national defence. Gold pieces are being turned in to the Bank of France which bear the effigies of a long line of French rulers back as far as Louis XIII, which have been hoarded through eight monarchies, two revolutions, two empires and three republics, which shows only the pious tenacity with which the French people cling to their savings of generations.

Now that they cannot hoard gold the people of France are storing away silver coins, especially the big silver 5 franc "ceus," which on account of their bulk and weight, have a supposed value in their eyes next to gold. They are even collecting copper coins, and to such an extent that these coins, as well as most divisionary coins, are becoming scarce and a famine in small money is again feared like that which blocked French commerce in the first weeks of the war.

The "Big Bonnets" are now engaged in spreading the propaganda that silver isn't worth collecting, that it is worth only 60 per cent. of its face and that the real patriot will keep it in circulation and only hoard, if he must hoard something, the new 5 franc bank notes which have been issued to meet just such an emergency.

To avoid as much as possible the shortage in divisionary currency the director of the French mint, who has been all along at the front as paymaster of the French army, has been recalled to Paris. His task is to produce as rapidly as possible. Seven millions in silver is being minted now a month and shortly the figure will be advanced to twelve millions.

The French Government is considering all kinds of remedies to break up this crisis of a sequestering of money by the people. A way never succeeded. The craze for hoarding money is the foundation of French character, and well now that it is, it may save France. Gold ammunition is the real need this second year of war.

"Big Bonnets" of the Provinces the Most Efficient Gleaners of the Golden Sheaves—How They Work.

(the young ones are all fighting in the trenches) is a powerful "Big Bonnet" still at the spit of the covert warfare between Church and State in France. They have temporarily buried the hatchet now and the cure scatters the seeds which will bring out the golden harvest skilfully between the words of his sermon. There is much more churchgoing now than before the war. The peasant woman knows less about finance than do even her men folk, but when the good cure takes for his text the parable of the unprofitable talent hidden away under the napkin, it sets her thinking about her few treasured gold pieces hidden away under her pillow, rare hand woven linen in the depths of a fine old carved oak armoire. She says not a word to any one but keeps her own counsel. But the next Sunday she waits in the cloistered gloom of the little Gothic church until the last worshipper has gone, then she reaches the capacious pockets of her petticoat her time thinned gold pieces and presses them into the cure's hand to be forwarded to headquarters for the good of the country, "la patrie."

Likely, too, one of those French feminine patriots who timidly sneak some evening at the pastor's door and slipping her long gold chain off her neck, the attribute of every married woman in France, insist on his passing it on for the good of la patrie.

The school teacher is a "Bigger Bonnet" in rural France than elsewhere, and as a gleaner of gold has been a noble aid to the national treasury, whether man or woman. The French country school teacher is an incubator of patriotism and his influence has been the means of emptying the little tintrails or savings banks of the French children.

No financial arguments are needed here, but daily lessons are seasoned with stirring tales of what "papa and big brother are doing to save their country at the front."

But the children's proud moment comes later when they form at the school house and march in line, teachers at the head, to turn in their offering, also a collective gift, at the nearest branch bank. Boys in one line, girls in another, and most of them in mourning black, watching their childhood treasures shoveled into the bank's scales and weighed, with never a tear or regret, impassive and stoic under the sacrifice, as is all France. School children's gold has flowed in from all over France, from the war zone, where teachers and scholars under bursting shells have stuck to their school rooms together. Offerings up into the thousands have come from the schools of Rheims. Circulars sent out by the board of education in and around Nancy in the warring region of the Vosges, with German guns thundering at the school-house doors, reaped for the Bank of France by the first of August nearly six million francs.

But the notary is the best harvester of gold of any of the "Big Bonnets" of the provinces. The village notary is the countryman's adviser and counselor in all his public and private affairs, and the only real confidence the peasant ever gives outside the family is to the notary.

The notary knows how to pull the wires of the sphinxlike French character to extract this gold and at the same time guard M. Jean against the terrible obloquy of being branded a "rich man." So he gathers in for the national treasury M. Jean's gold, only a few pieces at a time, however, after M. Jean has made various "cafees" the pretext for many visits through the little side door, for not only does he hate to part with money in a lump sum, but in his simple reasoning by his passing it on in dribbles there will be less loss to the wisher getting around among the neighbors.

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